

Health Insurance plan that offers you optimum protection



Ensuring your well-being with our latest Group Personal Accident and EMI Protect Benefits.

Aditya Birla Health Insurance Co. Ltd.



COVERAGE DESCRIPTION - EMI Protect

Sum Insured	₹500 - Max up to ₹25,000
Insured	Self only (Shakti Loan customers of IIFL)
Age Band	18 years - 55 years
Cover	EMI benefit in case of hospitaliasation due to illness/injury Grids as below • Length of Stay: 0 - 2 Days, No of EMI's to be paid: 0 • Length of Stay: 3 - 4 Days, No of EMI's to be paid: 1 • Length of Stay: 5 - 6 Days, No of EMI's to be paid: 2 • Length of Stay: 7 - 9 Days, No of EMI's to be paid: 3 • Length of Stay: 10 & above, No of EMI's to be paid: 4
Special condition	Maximum Annual limit -4 EMIs in case of multiple hospitalisations in a year
Initial Waiting period	30 days
Specific Illness Waiting Period	Waived
Pre-existing Disease Waiting Period	Waived
ТРА	Claim service will be in-house

COVERAGE DESCRIPTION - Group Personal Accident

Sum Insured	Loan Amount Max up to ₹2 Cr.
Insured	Borrower + Co-borrower (HL / LAP customers of IIFL)
Age Band	18 years - 65 years
AD+PTD+PPD	Loan Amount Max up to ₹2 Cr.
Coma Benefit	Covered up to ₹1,00,000
Burns Benefits	Covered up to ₹10,000
ТРА	Claim service will be in-house

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